

Department of Business Regulation

233 Richmond Street Providence, RI 02903

Insurance Bulletin Number 2006-8

Auto Body Labor Rate Survey

Insurers and Groups Which Must Participate in 2007 Survey

The following insurers and insurance groups have been determined to meet the criteria in Insurance Regulation 108, i.e. greater than 1% market share, which requires compliance with the regulation in calendar year 2007. The determination of applicability was made based upon 2005 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

Pursuant to Insurance Regulation 108, each insurer and insurance group listed below must, prior to February 1, 2007, send questionnaires to the Facilities listed by the Commercial Licensing Division as Fully Licensed Auto Body Repair Facilities. Each insurer and insurance group listed below must file a report with the Department not later than June 1, 2007. Insurers may satisfy the requirements of the regulation by sending questionnaires and submitting the report on a group basis. If the insurance group does not comply with the regulation it is the responsibility of the individual insurers to do so.

Please defer to Insurance Regulation 108 for complete information on compliance. Insurers that are not listed in this bulletin are not required to comply with Insurance Regulation 108 for calendar year 2007 and are not required to send questionnaires or file any report with the Department. The insurers and groups to which Regulation 108 is applicable in 2007 are:

Progressive Group 15.9% (Group Market Share)

Progressive Cas Ins Co	2.8%
Progressive Northern Ins Co	8.2%
Progressive Northwestern Ins Co	2.1%
Progressive Max Ins Co	2.8%

Allstate Insurance Group	10.0%	(Group Market Share)
Allstate Ins Co		5.5%
Allstate Ind Co		1.5%
Encompass Ind Co		0.3%
Allstate Prop & Cas Ins Co		2.4%
Encompass Ins Co Of America		0.3%
Amica Mutual Group	8.6%	(Group Market Share)
Amica Mut Ins Co		8.6%
Metropolitan Group	8.5%	(Group Market Share)
Metropolitan General Ins Co		0.4%
Metropolitan Property & Cas Ins Co		6.2%
Metropolitan Grp Prop & Cas Ins Co		1.8%
Metropolitan Cas Ins Co		0.1%
Nationwide Corporation	8.1%	(Group Market Share)
Nationwide Mut Fire Ins Co		0.2%
Nationwide Mut Ins Co		6.3%
Nationwide Assur Co		0.6%
Nationwide Prop & Cas Ins Co		0.8%
National Cas Co		0.2%
Liberty Mutual Group	6.3%	(Group Market Share)
Peerless Ind Ins Co		0.1%
Liberty Mut Ins Co		0.4%
Liberty Mut Fire Ins Co		3.7%
Peerless Ins Co		1.7%
Netherlands Ins Co		0.4%
Berkshire Hathaway Insurance Group	5.9%	(Group Market Share)
National Ind Co		0.1%
Geico General Ins Co		2.5%
Geico Ind Co		1.6%
Government Employees Ins Co		1.1%
Geico Cas Co		0.6%

St. Paul Travelers Group	5.2%	(Group	Market Share)
Travelers Property Cas Co	Of Amer		0.7%
Charter Oak Fire Ins Co			0.2%
St Paul Fire & Marine Ins	Co		0.1%
Travelers Commercial Ins			1.8%
Travelers Cas Co Of CT			0.2%
Travco Ins Co			0.1%
Discover Prop & Cas Ins C	Co		0.1%
Phoenix Ins Co	. •		0.9%
Travelers Ind Co			0.6%
Travelers Ind Co Of Amer			0.1%
Travelers Ind Co Of CT			0.4%
			0.170
United Services Automobile		3.3%	(Group Market Share)
USAA			1.6%
USAA General Ind Co			0.1%
USAA Cas Ins Co			1.6%
OSTAT Cus Ins Co			1.070
American Commerce Group, In	с.	2.5%	(Group Market Share)
American Commerce Ins C	Co		2.5%
White Mountains Group		2.5%	(Group Market Share)
Employers Fire Ins Co			2.2%
OneBeacon Ins Co			0.1%
Pennsylvania General Ins (Co		0.2%
			3. 2 / 3
GMAC Insurance Holding Com	pany	2.3%	(Group Market Share)
New South Ins Co			1.7%
National General Assur Co	•		0.3%
National General Ins Co	•		0.2%
Integon Natl Ins Co			0.1%
megon rutt ms co			0.170
Quincy Mutual Group		1.7%	(Group Market Share)
Quincy Mut Fire Ins Co			1.7%
EMC Insurance Group		1.5%	(Group Market Share)
Employers Mut Cas Co			1.1%
Union Ins Co Of Providence	20		0.4%
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Hartford Fire & Casualty Group	1.4%	(Group Market Share)
Hartford Underwriters Ins Co		0.7%
Hartford Fire In Co		0.2%
Twin City Fire Ins Co		0.2%
Hartford Accid & Ind Co		0.1%
Hartford Ins Co Of The Midwest		0.1%
Trumbull Ins Co		0.1%
National Grange Mutual Insurance Group	1.3%	(Group Market Share)
NGM Ins Co		1.2%
Main St Amer Assur Co		0.1%
American International Group	1.2%	(Group Market Share)
Insurance Co Of The State Of PA		0.1%
National Union Fire Ins Co Of Pitts		0.1%
New Hampshire Ins Co		0.1%
American Intl Ins Co		0.2%
AIU Ins Co		0.1%
AIG Natl Ins Co Inc		0.6%

The list of Fully Licensed Auto Body Shops will be accessible on the Department's website under the Commercial Licensing Division. All questions regarding these shops should be directed to Jeanne McCarthy, Chief of Auto Body & Salvage Operations of the Commercial Licensing Division.

Joseph Torti III Associate Director and Superintendent of Insurance October 6, 2006